

Survey Results:

Statement that best describes spending habits over Christmas	
Base: All adults in UK (2454)	Total
I budget in advance and know what I will spend	36%
Even if I have a budget in mind I still seem to spend too much	21%
I have no idea how much Christmas will cost	37%
Not applicable/I do not celebrate Christmas	6%

Whether ever used loan or credit card to finance Christmas	
Base: All who celebrate Christmas (2306)	Total
Yes, always	5%
Yes, sometimes	18%
No, I always make sure I have enough money in advance to cover all my expenses	76%
Don't know	1%

Feelings about finances when statements and bills arrive in January?				
Base: All who celebrate Christmas (2306)	Total	16-24	25-34	35-44
Fine	80%	74%	76%	73%
Slightly worried	15%	19%	19%	20%
Scared	3%	5%	4%	5%
Don't know	2%	2%	1%	1%

45-54	55-64	65+
77%	85%	88%
18%	10%	7%
4%	1%	1%
2%	4%	4%

Most likely action in January?	
Base: All who celebrate Christmas (2306)	Total
Try to get my finances in order	13%
Try to be healthier, e.g. start a diet, exercise more, give up smoking	22%
Try to relax e.g. book a holiday, work less, take up a hobby	26%
None of these	42%
Don't know	2%

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FSA survey finds people too scared to open their post-Christmas bills